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ABSTRACT OF THE DISCLOSURE

A method of installing an insert in a sandwich panel for mounting a fastener includes making a hole in the panel and inserting a spacer having a height greater than the thickness of the panel. An entrance rim of the spacer extends above an upper surface of the panel and a setting tool exerts a force on the entrance rim to force it into the hole and to position an upper edge of the entrance rim flush with the panel surface. The spacer can include an annular groove on an interior wall of the entrance rim to facilitate the cold working deformation during an installation in the panel and a hole engaging surface to align and maintain the spacer within the hole. An outer exterior surface of the entrance rim can be indented and coated with a first sealing compound to ensure a watertight seal with the panel. A second sealant material can be provided within the entrance rim for sealing with a head of any fastener extending through the spacer. An improved floor panel with spacer is accordingly provided for aircraft.